

Fill in this information to identify your case and this filing:

Debtor 1	<b>John</b> First Name	<b>Cameron</b> Middle Name	<b>Melvin</b> Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>Southern District of Mississippi</b>			
Case number			

Check if this is an amended filing

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.

Yes. Where is the property?

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....

→ **\$0.00**

Debtor 1

First Name	John	Middle Name	Cameron	Last Name	Melvin
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Case number (if known) \_\_\_\_\_

## Part 2: Describe Your Vehicles

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.**

## 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No  
 Yes

3.1 Make: Ford

Who has an interest in the property? Check one.

Model: Expedition Debtor 1 onlyYear: 2012 Debtor 2 onlyApproximate mileage: 100001 Debtor 1 and Debtor 2 only At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

Current value of the portion you own?

\$12,950.00\$12,950.00

Other information:

Check if this is community property  
(see instructions)

## 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No  
 Yes

4.2 Make: Pontoon

Who has an interest in the property? Check one.

Model: Boat & Trailer Debtor 1 onlyYear: 2007 Debtor 2 only

Other information:

 Debtor 1 and Debtor 2 only At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

Current value of the portion you own?

\$2,500.00\$2,500.00

Inherited 50/50 with his sister when his father passed away. Total value \$5k

Check if this is community property  
(see instructions)

If you own or have more than one, list here:

4.1 Make: Yamaha

Who has an interest in the property? Check one.

Model: Big Bear ATV Debtor 1 onlyYear: 2000 Debtor 2 only

Other information:

 Debtor 1 and Debtor 2 only At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

Current value of the portion you own?

\$1,500.00\$1,500.00

Check if this is community property  
(see instructions)

## 5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....

→ \$16,950.00

## Part 3: Describe Your Personal and Household Items

Debtor 1	First Name	John	Middle Name	Cameron	Last Name	Melvin	Case number (if known)	
<p><b>Do you own or have any legal or equitable interest in any of the following items?</b></p> <p><b>Current value of the portion you own?</b> Do not deduct secured claims or exemptions.</p> <p><b>6. Household goods and furnishings</b> <i>Examples: Major appliances, furniture, linens, china, kitchenware</i></p> <p><input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Describe..... <span style="border: 1px solid black; padding: 2px;"> </span> <span style="float: right;"><u>\$800.00</u></span></p> <p><b>7. Electronics</b> <i>Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games</i></p> <p><input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Describe..... <span style="border: 1px solid black; padding: 2px;"> </span> <span style="float: right;"><u>\$500.00</u></span></p> <p><b>8. Collectibles of value</b> <i>Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles</i></p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Describe.....</p> <p><b>9. Equipment for sports and hobbies</b> <i>Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments</i></p> <p><input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Describe..... <span style="border: 1px solid black; padding: 2px;">Cross Bow</span> <span style="float: right;"><u>\$250.00</u></span></p> <p><b>10. Firearms</b> <i>Examples: Pistols, rifles, shotguns, ammunition, and related equipment</i></p> <p><input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Describe..... <span style="border: 1px solid black; padding: 2px;">2 pistols &amp; 1 shotgun</span> <span style="float: right;"><u>\$550.00</u></span></p> <p><b>11. Clothes</b> <i>Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories</i></p> <p><input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Describe..... <span style="border: 1px solid black; padding: 2px;"> </span> <span style="float: right;"><u>\$500.00</u></span></p> <p><b>12. Jewelry</b> <i>Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver</i></p> <p><input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Describe..... <span style="border: 1px solid black; padding: 2px;"> </span> <span style="float: right;"><u>\$500.00</u></span></p> <p><b>13. Non-farm animals</b> <i>Examples: Dogs, cats, birds, horses</i></p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Describe.....</p>								

Debtor 1

First Name	John	Cameron	Melvin
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Case number (if known) \_\_\_\_\_

## 14. Any other personal and household items you did not already list, including any health aids you did not list

 No Yes. Describe.....

## 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here.....

\$3,100.00

## Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?  
Do not deduct secured claims or exemptions.

## 16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

 No Yes..... Cash.....

## 17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

 No Yes.....

Institution name:

17.1. Savings account: Chime \_\_\_\_\_

\$90.00

17.2. Checking account: Chime \_\_\_\_\_

\$90.00

## 18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

 No Yes.....

## 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

 No Yes. Give specific information about them.....

## 20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

 No Yes. Give specific information about them.....

## 21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

 No Yes. List each account separately.

Type of account: \_\_\_\_\_ Institution name: \_\_\_\_\_

Debtor 1	First Name <u>John</u>	Middle Name <u>Cameron</u>	Last Name <u>Melvin</u>	Case number (if known) _____						
Retirement account: <u>PERS - Debtor claims FMV</u>				<u>\$87,000.00</u>						
401(k) or similar plan: <u>403b -retirement account -Debtor claims FMV</u>				<u>\$2,000.00</u>						
<b>22. Security deposits and prepayments</b>										
Your share of all unused deposits you have made so that you may continue service or use from a company										
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others										
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes..... 										
<b>23. Annuities</b> (A contract for a periodic payment of money to you, either for life or for a number of years)										
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes..... 										
<b>24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.</b>										
26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).										
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes..... 										
<b>25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit</b>										
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Give specific information about them.... 										
<b>26. Patents, copyrights, trademarks, trade secrets, and other intellectual property</b>										
Examples: Internet domain names, websites, proceeds from royalties and licensing agreements										
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Give specific information about them.... 										
<b>27. Licenses, franchises, and other general intangibles</b>										
Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses										
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Give specific information about them.... 										
<b>Money or property owed to you?</b>				<b>Current value of the portion you own?</b>						
				Do not deduct secured claims or exemptions.						
<b>28. Tax refunds owed to you</b>										
<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Give specific information about them, including whether you already filed the returns and the tax years..... 										
<table border="1"> <tr> <td>Federal: \$5,000 per individual</td> <td>Earned Income: \$5,000 per individual</td> </tr> <tr> <td colspan="2">State: \$5,000 per individual</td> </tr> </table>					Federal: \$5,000 per individual	Earned Income: \$5,000 per individual	State: \$5,000 per individual			
Federal: \$5,000 per individual	Earned Income: \$5,000 per individual									
State: \$5,000 per individual										
<table border="1"> <tr> <td>Federal:</td> <td><u>\$10,000.00</u></td> </tr> <tr> <td>State:</td> <td><u>\$5,000.00</u></td> </tr> <tr> <td>Local:</td> <td>_____</td> </tr> </table>					Federal:	<u>\$10,000.00</u>	State:	<u>\$5,000.00</u>	Local:	_____
Federal:	<u>\$10,000.00</u>									
State:	<u>\$5,000.00</u>									
Local:	_____									
<b>29. Family support</b>										
Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement										

Debtor 1

First Name	John	Middle Name	Cameron	Last Name	Melvin
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Case number (if known) \_\_\_\_\_

No  
 Yes. Give specific information.....

## 30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No  
 Yes. Give specific information.....

## 31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No  
 Yes. Name the insurance company of each policy and list its value....

## 32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No  
 Yes. Give specific information.....

## 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No  
 Yes. Describe each claim.....

Possible Consumer Rights Claim(s) Subject to approval of settlement/award by Bankruptcy Court. Unless otherwise specified, no specific claims are known at present.

\$0.00

## 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

No  
 Yes. Describe each claim.....

## 35. Any financial assets you did not already list

No  
 Yes. Give specific information.....

## 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

→ \$104,180.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

## 37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.  
 Yes. Go to line 38.

Current value of the portion you own?  
 Do not deduct secured claims or exemptions.

Debtor 1

First Name	John	Middle Name	Cameron	Last Name	Melvin
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Case number (if known) \_\_\_\_\_

## 38. Accounts receivable or commissions you already earned

No  
 Yes. Describe.....

## 39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

No  
 Yes. Describe.....

## 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

No  
 Yes. Describe.....

## 41. Inventory

No  
 Yes. Describe.....

## 42. Interests in partnerships or joint ventures

No  
 Yes. Describe.....

## 43. Customer lists, mailing lists, or other compilations

No  
 Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?

## 44. Any business-related property you did not already list

No  
 Yes. Give specific information.....

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here. →

\_\_\_\_\_ → **\$0.00**

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.

## 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7.  
 Yes. Go to line 47.

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

## 47. Farm animals

Examples: Livestock, poultry, farm-raised fish

No  
 Yes.....

## 48. Crops—either growing or harvested

No  
 Yes. Give specific information.....

Debtor 1

First Name	John	Middle Name	Cameron	Last Name	Melvin
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Case number (if known) \_\_\_\_\_

## 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

No  
 Yes.....

## 50. Farm and fishing supplies, chemicals, and feed

No  
 Yes.....

## 51. Any farm- and commercial fishing-related property you did not already list

No  
 Yes. Give specific information.....

## 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here..... →

\$0.00

## Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

## 53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

No  
 Yes. Give specific information.....

Wages garnished by Tower Loan prior 90 days	\$2,415.11
PMSI furniture	\$500.00
mattress	\$500.00

## 54. Add the dollar value of all of your entries from Part 7. Write that number here..... →

\$3,415.11

## Part 8: List the Totals of Each Part of this Form

## 55. Part 1: Total real estate, line 2..... →

\$0.00

## 56. Part 2: Total vehicles, line 5

\$16,950.00

## 57. Part 3: Total personal and household items, line 15

\$3,100.00

## 58. Part 4: Total financial assets, line 36

\$104,180.00

## 59. Part 5: Total business-related property, line 45

\$0.00

## 60. Part 6: Total farm- and fishing-related property, line 52

\$0.00

## 61. Part 7: Total other property not listed, line 54

+ \$3,415.11

## 62. Total personal property. Add lines 56 through 61.....

\$127,645.11

Copy personal property total →

+ \$127,645.11

## 63. Total of all property on Schedule A/B. Add line 55 + line 62.....

\$127,645.11

Fill in this information to identify your case:

Debtor 1	<u>John</u>	<u>Cameron</u>	<u>Melvin</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u></u>	<u></u>	<u></u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Southern District of Mississippi</u>		
Case number (if known)	<u></u>		

Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

1.  You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption.	
Brief description: 2012 Ford Expedition	\$12,950.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
Line from Schedule A/B: 3.1			
Brief description: Household goods	\$800.00	<input checked="" type="checkbox"/> \$800.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
Line from Schedule A/B: 6			

3. Are you claiming a homestead exemption of more than \$189,050?

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

No  
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  
 No  
 Yes

Debtor 1 John Cameron Melvin Case number (if known) \_\_\_\_\_

First Name Middle Name Last Name

## Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: <u>Electronics</u>	<u>\$500.00</u>	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>Miss. Code Ann. § 85-3-1(a)</u> _____ _____
Line from Schedule A/B: <u>7</u>			
Brief description: <u>Cross Bow</u>	<u>\$250.00</u>	<input checked="" type="checkbox"/> \$250.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>Miss. Code Ann. § 85-3-1(a)</u> _____ _____
Line from Schedule A/B: <u>9</u>			
Brief description: <u>2 pistols &amp; 1 shotgun</u>	<u>\$550.00</u>	<input checked="" type="checkbox"/> \$550.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>Miss. Code Ann. § 85-3-1(a)</u> _____ _____
Line from Schedule A/B: <u>10</u>			
Brief description: <u>Clothes</u>	<u>\$500.00</u>	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>Miss. Code Ann. § 85-3-1(a)</u> _____ _____
Line from Schedule A/B: <u>11</u>			
Brief description: <u>Jewelry</u>	<u>\$500.00</u>	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>Miss. Code Ann. § 85-3-1(a)</u> _____ _____
Line from Schedule A/B: <u>12</u>			
Brief description: <u>PERS - Debtor claims FMV</u>	<u>\$87,000.00</u>	<input checked="" type="checkbox"/> \$87,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>Miss. Code Ann. § 85-3-1(e)</u> _____ _____
Line from Schedule A/B: <u>21</u>			
Brief description: <u>403b -retirement account -Debtor claims FMV</u>	<u>\$2,000.00</u>	<input checked="" type="checkbox"/> \$2,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>Miss. Code Ann. § 85-3-1(e)</u> _____ _____
Line from Schedule A/B: <u>21</u>			
Brief description: <u>Federal: \$5,000 per individual Earned Income: \$5,000 per individual Federal tax</u>	<u>\$10,000.00</u>	<input checked="" type="checkbox"/> \$5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>Miss. Code Ann. § 85-3-1(j)</u> _____ _____
Line from Schedule A/B: <u>28</u>			
		<input checked="" type="checkbox"/> \$5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>Miss. Code Ann. § 85-3-1(j)</u> _____ _____

Debtor 1 John Cameron Melvin Case number (if known) \_\_\_\_\_

First Name Middle Name Last Name

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: State: \$5,000 per individual State tax _____	\$5,000.00	<input checked="" type="checkbox"/> \$5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(k) _____ _____
Line from Schedule A/B: <u>28</u>			
Brief description: Wages garnished by Tower Loan prior 90 days Line from Schedule A/B: <u>53</u>	\$2,415.11	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-4 _____ _____

Fill in this information to identify your case:

Debtor 1	<u>John</u>	<u>Cameron</u>	<u>Melvin</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u></u>	<u></u>	<u></u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Southern District of Mississippi</u>		
Case number (if known)	<u></u>		

Check if this is an amended filing

## Official Form 106D

### Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

#### 1. Do any creditors have claims secured by your property?

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below.

#### Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A	Column B	Column C
Amount of claim	Value of collateral that supports this claim	Unsecured portion if any

2.1	<u>Credit Acceptance Corp</u> Creditor's Name <u>25505 W 12 Mile Rd Ste 3000</u> Number Street <u>Southfield, MI 48034-8331</u> City State ZIP Code	<b>Describe the property that secures the claim:</b>  2012 Ford Expedition	<b>Column A</b>  \$20,589.12	<b>Column B</b>  \$12,950.00	<b>Column C</b>  \$7,639.12
		<b>As of the date you file, the claim is:</b> Check all that apply.  <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
		<b>Nature of lien.</b> Check all that apply.  <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <b>Automobile Title secures this debt</b>			
		<b>Last 4 digits of account number</b> _____			
		Add the dollar value of your entries in Column A on this page. Write that number here:	<b>\$20,589.12</b>		

Debtor 1	First Name <b>John</b>	Middle Name <b>Cameron</b>	Last Name <b>Melvin</b>	Case number (if known) _____			
<b>Part 1:</b> Additional Page After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.				<b>Column A</b> <b>Amount of claim</b> Do not deduct the value of collateral.	<b>Column B</b> <b>Value of collateral that supports this claim</b>	<b>Column C</b> <b>Unsecured portion if any</b>	
2.2	<b>Tower Loan</b> Creditor's Name <b>448 N Bierdeman Rd</b> Number Street <b>Pearl, MS 39208-4616</b> City State ZIP Code			<b>Describe the property that secures the claim:</b> PMSI furniture	\$5,272.00	\$500.00	\$4,772.00
				<b>As of the date you file, the claim is:</b> Check all that apply.			
				<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
				<b>Nature of lien.</b> Check all that apply.			
				<input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset)			
				<b>Purchase Money Security Interest</b>			
				<b>Last 4 digits of account number</b> _____			
				<b>Remarks:</b> Lawsuit / Writ of Garnishment issued			
2.3	<b>Tower Loan Bankruptcy Notices</b> Creditor's Name <b>Attn: Hon. John Tucker</b> Po Box 320367 Number Street <b>Flowood, MS 39232-0367</b> City State ZIP Code			<b>Describe the property that secures the claim:</b> mattress	\$1,609.00	\$500.00	\$1,109.00
				<b>As of the date you file, the claim is:</b> Check all that apply.			
				<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
				<b>Nature of lien.</b> Check all that apply.			
				<input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset)			
				<b>Non-purchase Money Security Interest</b>			
				<b>Last 4 digits of account number</b> _____			
	<b>Add the dollar value of your entries in Column A on this page. Write that number here:</b>			<input type="text" value="\$6,881.00"/>			
	<b>If this is the last page of your form, add the dollar value totals from all pages. Write that number here:</b>			<input type="text" value="\$27,470.12"/>			

Debtor 1 John Cameron Melvin Case number (if known) \_\_\_\_\_

First Name Middle Name Last Name

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

<input type="checkbox"/>	On which line in Part 1 did you enter the creditor? _____
Name	Last 4 digits of account number _____
Number Street	
City	State ZIP Code

Fill in this information to identify your case:

Debtor 1	First Name	Middle Name	Last Name
	John	Cameron	Melvin
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Southern District of Mississippi		
Case number (if known)			

Check if this is an amended filing

## Official Form 106E/F

### Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Hold Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List All of Your PRIORITY Unsecured Claims

##### 1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.  
 Yes.

**2. List all of your priority unsecured claims.** If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.  
(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount	
2.1	<p><b>IRS</b> Priority Creditor's Name <u>Centralized Insolvency Operation</u> <u>Po Box 7346</u> Number Street <u>Philadelphia, PA 19101-7346</u> City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.  <input checked="" type="checkbox"/> Debtor 1 only  <input type="checkbox"/> Debtor 2 only  <input type="checkbox"/> Debtor 1 and Debtor 2 only  <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> <b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b>  <input checked="" type="checkbox"/> No  <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number _____</p> <p>When was the debt incurred? _____</p> <p>As of the date you file, the claim is: Check all that apply.  <input type="checkbox"/> Contingent  <input type="checkbox"/> Unliquidated  <input type="checkbox"/> Disputed</p> <p><b>Type of PRIORITY unsecured claim:</b>  <input type="checkbox"/> Domestic support obligations  <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government  <input type="checkbox"/> Claims for death or personal injury while you were intoxicated  <input type="checkbox"/> Other. Specify _____</p>	\$1,200.00	\$1,200.00	\$0.00
2.2	<p><b>MS Dept of Revenue</b> Priority Creditor's Name <u>Bankruptcy Department</u> <u>Po Box 22808</u> Number Street <u>Jackson, MS 39225-2808</u> City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.  <input checked="" type="checkbox"/> Debtor 1 only  <input type="checkbox"/> Debtor 2 only  <input type="checkbox"/> Debtor 1 and Debtor 2 only  <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> <b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p>	<p>Last 4 digits of account number _____</p> <p>When was the debt incurred? _____</p> <p>As of the date you file, the claim is: Check all that apply.  <input type="checkbox"/> Contingent  <input type="checkbox"/> Unliquidated  <input type="checkbox"/> Disputed</p> <p><b>Type of PRIORITY unsecured claim:</b>  <input type="checkbox"/> Domestic support obligations  <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government  <input type="checkbox"/> Claims for death or personal injury while you were intoxicated  <input type="checkbox"/> Other. Specify _____</p>	\$40.00	\$40.00	\$0.00

Debtor 1

John Cameron Melvin  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

## Part 2: List All of Your NONPRIORITY Unsecured Claims

## 3. Do any creditors have nonpriority unsecured claims against you?

No. You have nothing to report in this part. Submit this form to the court with your other schedules.  
 Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

			Total claim		
4.1	<b>AFNI</b> Nonpriority Creditor's Name <b>Po Box 3427</b> Number Street <b>Bloomington, IL 61702-3427</b> City State ZIP Code <b>Who incurred the debt? Check one.</b> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			Last 4 digits of account number _____ <b>When was the debt incurred?</b> _____ <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Charged Off account</b>	<b>\$359.00</b>
4.2	<b>Capital One Card Services</b> Nonpriority Creditor's Name <b>Bankruptcy Dept</b> <b>Po Box 30285</b> Number Street <b>Salt Lake Cty, UT 84130-0285</b> City State ZIP Code <b>Who incurred the debt? Check one.</b> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			Last 4 digits of account number _____ <b>When was the debt incurred?</b> _____ <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Credit Card</b>	<b>\$799.00</b>
4.3	<b>Complete Credit Solutions</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy Dept</b> <b>2921 Brown Trl Ste 100</b> Number Street <b>Bedford, TX 76021-4174</b> City State ZIP Code <b>Who incurred the debt? Check one.</b> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			Last 4 digits of account number _____ <b>When was the debt incurred?</b> _____ <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Collection Agency</b>	<b>\$992.00</b>

Debtor 1

**John Cameron Melvin**  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

4.4	<b>Credit Collection Services</b> Nonpriority Creditor's Name <b>Two Wells Ave</b> Number Street <b>Newton Center, MA 02459</b> City State ZIP Code	Last 4 digits of account number _____	<b>\$326.00</b>
<b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b>		<b>When was the debt incurred?</b> _____ <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	
<b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		<b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Charged Off account</b>	
4.5	<b>Dept of Education</b> Nonpriority Creditor's Name <b>Bankruptcy Notices</b> <b>400 Maryland Ave Sw</b> Number Street <b>Washington, DC 20202-0001</b> City State ZIP Code	Last 4 digits of account number _____	<b>\$99,462.00</b>
<b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b>		<b>When was the debt incurred?</b> _____ <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	
<b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		<b>Type of NONPRIORITY unsecured claim:</b> <input checked="" type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify	
4.6	<b>Fingerhut</b> Nonpriority Creditor's Name <b>Po Box 166</b> Number Street <b>Newark, NJ 07101-0166</b> City State ZIP Code	Last 4 digits of account number _____	<b>\$450.00</b>
<b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b>		<b>When was the debt incurred?</b> _____ <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	
<b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		<b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Credit Card</b>	

Debtor 1

John Cameron Melvin  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

4.7	<b>LVNV Funding LLC</b> Nonpriority Creditor's Name <b>Po Box 740281</b> Number Street <b>Houston, TX 77274-0281</b> City State ZIP Code	Last 4 digits of account number _____ When was the debt incurred? _____ <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Collection Agency</b>	\$833.00
4.8	<b>ProCollect Inc</b> Nonpriority Creditor's Name <b>Po Box 550369</b> Number Street <b>Dallas, TX 75355-0369</b> City State ZIP Code	Last 4 digits of account number _____ When was the debt incurred? _____ <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Collection Agency</b>	\$1,476.00
4.9	<b>Self Financial Inc</b> Nonpriority Creditor's Name <b>1801 Main St</b> Number Street <b>Kansas City, MO 64108-2352</b> City State ZIP Code	Last 4 digits of account number _____ When was the debt incurred? _____ <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Charged Off account</b>	\$127.00

Debtor 1

John Cameron Melvin  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

4.10	<b>Tower Loan Bankruptcy Notices</b> Nonpriority Creditor's Name <b>Attn: Hon. John Tucker</b> <b>Po Box 320367</b> Number Street <b>Flowood, MS 39232-0367</b> City State ZIP Code	Last 4 digits of account number _____	\$437.00
		When was the debt incurred? _____	
		As of the date you file, the claim is: Check all that apply.	
		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	
		Type of NONPRIORITY unsecured claim:	
		<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Charged Off account</b>	
<b>Who incurred the debt? Check one.</b> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b>			
<b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

Debtor 1

John Cameron Melvin  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

## Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Dept of Ed c/o US Attorney DC  
 Name  
Attn: Civil Process Clerk  
555 4th St Nw  
 Number Street  
Washington, DC 20001-2733  
 City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.5 of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

Dept of Ed c/o US Attorney MS  
 Name  
Attn: Civil Process Clerk  
501 E Court Street 4.430  
 Number Street  
Jackson, MS 39201  
 City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.5 of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

Resurgent Capital Services  
 Name  
Po Box 510090  
 Number Street  
Livonia, MI 48151-6090  
 City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.7 of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

\_\_\_\_\_  
 Name  
 Number Street  
 \_\_\_\_\_  
 City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

Debtor 1

First Name	John	Cameron	Melvin
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Case number (if known) \_\_\_\_\_

## Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total claim
Total claims from Part 1	6a. Domestic support obligations	6a. _____ <b>\$0.00</b>
	6b. Taxes and certain other debts you owe the government	6b. _____ <b>\$1,240.00</b>
	6c. Claims for death or personal injury while you were intoxicated	6c. _____ <b>\$0.00</b>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. + _____ <b>\$0.00</b>
	6e. Total. Add lines 6a through 6d.	6e. _____ <b>\$1,240.00</b>

		Total claim
Total claims from Part 2	6f. Student loans	6f. _____ <b>\$99,462.00</b>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. _____ <b>\$0.00</b>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. _____ <b>\$0.00</b>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. + _____ <b>\$5,799.00</b>
	6j. Total. Add lines 6f through 6i.	6j. _____ <b>\$105,261.00</b>

**CONSUMER / NON-CONSUMER DEBT REPORT**IN RE: **Melvin, John Cameron**

Case No. \_\_\_\_\_

Chapter: 7

<b>Secured Debts</b>	<b>Total</b>	<b>Bus. %</b>	<b>Business</b>	<b>Con. %</b>	<b>Consumer</b>
Credit Acceptance Corp	\$20,589.12	0.00%	\$0.00	100.00%	\$20,589.12
Tower Loan	\$5,272.00	0.00%	\$0.00	100.00%	\$5,272.00
Tower Loan Bankruptcy Notices	\$1,609.00	0.00%	\$0.00	100.00%	\$1,609.00
<b>Priority Debts</b>	<b>Total</b>	<b>Bus. %</b>	<b>Business</b>	<b>Con. %</b>	<b>Consumer</b>
IRS	\$1,200.00	100.00%	\$1,200.00	0.00%	\$0.00
MS Dept of Revenue	\$40.00	100.00%	\$40.00	0.00%	\$0.00
<b>Unsecured Debts</b>	<b>Total</b>	<b>Bus. %</b>	<b>Business</b>	<b>Con. %</b>	<b>Consumer</b>
AFNI	\$359.00	0.00%	\$0.00	100.00%	\$359.00
Capital One Card Services	\$799.00	0.00%	\$0.00	100.00%	\$799.00
Complete Credit Solutions	\$992.00	0.00%	\$0.00	100.00%	\$992.00
Credit Collection Services	\$326.00	0.00%	\$0.00	100.00%	\$326.00
Dept of Education	\$99,462.00	90.00%	\$89,515.80	10.00%	\$9,946.20
Fingerhut	\$450.00	0.00%	\$0.00	100.00%	\$450.00
LVNV Funding LLC	\$833.00	0.00%	\$0.00	100.00%	\$833.00
ProCollect Inc	\$1,476.00	0.00%	\$0.00	100.00%	\$1,476.00
Self Financial Inc	\$127.00	0.00%	\$0.00	100.00%	\$127.00
Tower Loan Bankruptcy Notices	\$437.00	0.00%	\$0.00	100.00%	\$437.00
<b>Totals</b>	<b>\$133,971.12</b>		<b>\$90,755.80</b>		<b>\$43,215.32</b>
<b>Ratio</b>	<b>100.00%</b>		<b>67.74%</b>		<b>32.26%</b>

Fill in this information to identify your case:

Debtor 1	<u>John</u>	<u>Cameron</u>	<u>Melvin</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u> </u>	<u> </u>	<u> </u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Southern District of Mississippi</u>		
Case number (if known)	<u> </u>		

Check if this is an amended filing

## Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

**1. Do you have any executory contracts or unexpired leases?**

No. Check this box and file this form with your other schedules. You have nothing else to report on this form.  
 Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

**2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.**

	Person or company with whom you have the contract or lease			State what the contract or lease is for
2.1	Name Number Street City State ZIP Code			
2.2	Name Number Street City State ZIP Code			
2.3	Name Number Street City State ZIP Code			
2.4	Name Number Street City State ZIP Code			

Fill in this information to identify your case:

Debtor 1	<u>John</u>	<u>Cameron</u>	<u>Melvin</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Southern District of Mississippi</u>		
Case number (if known)			

Check if this is an amended filing

## Official Form 106H

### Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

No

Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.

Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

No

Yes. In which community state or territory did you live? \_\_\_\_\_ Fill in the name and current address of that person.

Name \_\_\_\_\_

Number Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

#### Column 1: Your codebtor

#### Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Schedule D, line \_\_\_\_\_

Schedule E/F, line \_\_\_\_\_

Schedule G, line \_\_\_\_\_

3.1

Name \_\_\_\_\_

Number Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1	<b>John</b> First Name	<b>Cameron</b> Middle Name	<b>Melvin</b> Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<b>Southern District of Mississippi</b>		
Case number (if known)			

Check if this is:

An amended filing  
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

##### 1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	<b>Debtor 1</b>	<b>Debtor 2 or non-filing spouse</b>
<b>Employment status</b>	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not Employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not Employed
<b>Occupation</b>	IT Specialist	
<b>Employer's name</b>	UMMC	
<b>Employer's address</b>	Number Street	Number Street
	_____	_____
	_____	_____
	_____	_____
<b>City</b>	<b>State</b>	<b>Zip Code</b>
Jackson, MS 39216		
<b>How long employed there?</b>	13 years	

#### Part 2: Give Details About Monthly Income

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>
<b>2. List monthly gross wages, salary, and commissions</b> (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be.	2. _____ \$6,933.33	_____ \$0.00
<b>3. Estimate and list monthly overtime pay.</b>	3. + _____ \$0.00	+ _____ \$0.00
<b>4. Calculate gross income.</b> Add line 2 + line 3.	4. _____ \$6,933.33	_____ \$0.00

Debtor 1	<u>John</u> First Name	<u>Cameron</u> Middle Name	<u>Melvin</u> Last Name	Case number (if known) _____			
				<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>		
Copy line 4 here.....	→	4.	\$6,933.33	\$0.00			
5. List all payroll deductions:		5a.	\$1,090.38	\$0.00			
5a. Tax, Medicare, and Social Security deductions		5b.	\$624.00	\$0.00			
5b. Mandatory contributions for retirement plans		5c.	\$150.00	\$0.00			
5c. Voluntary contributions for retirement plans		5d.	\$0.00	\$0.00			
5d. Required repayments of retirement fund loans		5e.	\$216.66	\$0.00			
5e. Insurance		5f.	\$0.00	\$0.00			
5f. Domestic support obligations		5g.	\$0.00	\$0.00			
5g. Union dues		5h.	+	\$0.00	+	\$0.00	
5h. Other deductions. Specify: _____		6.	\$2,081.04	\$0.00			
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.		7.	\$4,852.29	\$0.00			
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.							
8. List all other income regularly received:							
8a. Net income from rental property and from operating a business, profession, or farm		8a.	\$0.00	\$0.00			
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.		8b.	\$0.00	\$0.00			
8b. Interest and dividends		8c.	\$0.00	\$0.00			
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive		8d.	\$0.00	\$0.00			
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.		8e.	\$0.00	\$0.00			
8d. Unemployment compensation		8f.	\$0.00	\$0.00			
8e. Social Security		8g.	\$0.00	\$0.00			
8f. Other government assistance that you regularly receive		8h.	+	\$0.00	+	\$0.00	
Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.		9.	\$0.00	\$0.00			
Specify: _____		10.	\$4,852.29	+	\$0.00	=	\$4,852.29
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.							
10. Calculate monthly income. Add line 7 + line 9.							
Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse							
11. State all other regular contributions to the expenses that you list in Schedule J.							
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.							
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.							
Specify: _____		11.	+	\$0.00			
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> , if it applies		12.	\$4,852.29				
13. Do you expect an increase or decrease within the year after you file this form?							
<input checked="" type="checkbox"/> No.							
<input type="checkbox"/> Yes. Explain: _____							
Combined monthly income							

Fill in this information to identify your case:

Debtor 1	<u>John</u>	<u>Cameron</u>	<u>Melvin</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Southern District of Mississippi</u>		
Case number (if known)			

Check if this is:

An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

##### 1. Is this a joint case?

No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?  
 No  
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

##### 2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

No

Yes. Fill out this information for each dependent.....

##### Dependent's relationship to Debtor 1 or Debtor 2

Child \_\_\_\_\_

##### Dependent's age

12 \_\_\_\_\_

##### Does dependent live with you?

No.  Yes.

Child \_\_\_\_\_

19 -college \_\_\_\_\_

No.  Yes.

\_\_\_\_\_

\_\_\_\_\_

No.  Yes.

\_\_\_\_\_

\_\_\_\_\_

No.  Yes.

##### 3. Do your expenses include expenses of people other than yourself and your dependents?

No

Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I).

##### 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \_\_\_\_\_ \$950.00

##### If not included in line 4:

4a. Real estate taxes  
 4b. Property, homeowner's, or renter's insurance  
 4c. Home maintenance, repair, and upkeep expenses  
 4d. Homeowner's association or condominium dues

4a. \_\_\_\_\_ \$0.00

4b. \_\_\_\_\_ \$21.00

4c. \_\_\_\_\_ \$0.00

4d. \_\_\_\_\_ \$0.00

Debtor 1	<u>John</u> First Name	<u>Cameron</u> Middle Name	<u>Melvin</u> Last Name	Case number (if known) _____
				<b>Your expenses</b>
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00		
6. Utilities:				
6a. Electricity, heat, natural gas	6a.	\$180.00		
6b. Water, sewer, garbage collection	6b.	\$40.00		
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$400.00		
6d. Other. Specify: _____	6d.	\$0.00		
7. Food and housekeeping supplies	7.	\$977.00		
8. Childcare and children's education costs	8.	\$575.00		
9. Clothing, laundry, and dry cleaning	9.	\$206.00		
10. Personal care products and services	10.	\$78.00		
11. Medical and dental expenses	11.	\$0.00		
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$602.00		
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00		
14. Charitable contributions and religious donations	14.	\$200.00		
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.				
15a. Life insurance	15a.	\$0.00		
15b. Health insurance	15b.	\$0.00		
15c. Vehicle insurance	15c.	\$235.00		
15d. Other insurance. Specify: _____	15d.	\$0.00		
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	\$0.00		
17. Installment or lease payments:				
17a. Car payments for Vehicle 1	17a.	\$382.00		
17b. Car payments for Vehicle 2	17b.	\$0.00		
17c. Other. Specify: _____	17c.	\$0.00		
17d. Other. Specify: _____	17d.	\$0.00		
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).	18.	\$0.00		
19. Other payments you make to support others who do not live with you. Specify: _____	19.	\$0.00		
20. Other real property expenses not included in lines 4 or 5 of this form or on <i>Schedule I: Your Income</i> .				
20a. Mortgages on other property	20a.	\$0.00		
20b. Real estate taxes	20b.	\$0.00		
20c. Property, homeowner's, or renter's insurance	20c.	\$0.00		
20d. Maintenance, repair, and upkeep expenses	20d.	\$0.00		
20e. Homeowner's association or condominium dues	20e.	\$0.00		

Debtor 1 John Cameron Melvin Case number (if known) \_\_\_\_\_

First Name Middle Name Last Name

21. Other. Specify: _____	21. + _____ \$0.00
<b>22. Calculate your monthly expenses.</b>	
22a. Add lines 4 through 21.	22a. _____ \$4,846.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	22b. _____ \$0.00
22c. Add line 22a and 22b. The result is your monthly expenses.	22c. _____ \$4,846.00
<b>23. Calculate your monthly net income.</b>	
23a. Copy line 12 (your combined monthly income) from <i>Schedule I</i> .	23a. _____ \$4,852.29
23b. Copy your monthly expenses from line 22c above.	23b. - _____ \$4,846.00
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. _____ \$6.29
<b>24. Do you expect an increase or decrease in your expenses within the year after you file this form?</b>	
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
<input checked="" type="checkbox"/> No.	None
<input type="checkbox"/> Yes.	

Fill in this information to identify your case:

Debtor 1	First Name	Middle Name	Last Name
	John	Cameron	Melvin
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Southern District of Mississippi		
Case number (if known)			

Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

#### Part 1: Summarize Your Assets

##### Your assets

Value of what you own

##### 1. Schedule A/B: Property (Official Form 106A/B)

1a. Copy line 55, Total real estate, from Schedule A/B.....	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$127,645.11
1c. Copy line 63, Total of all property on Schedule A/B.....	\$127,645.11

#### Part 2: Summarize Your Liabilities

##### Your liabilities

Amount you owe

##### 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)

2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of Schedule D.....	\$27,470.12
---	-------------

##### 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	\$1,240.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....	+ \$105,261.00

##### Your total liabilities

\$133,971.12

#### Part 3: Summarize Your Income and Expenses

##### 4. Schedule I: Your Income (Official Form 106I)

Copy your combined monthly income from line 12 of Schedule I.....	\$4,852.29
---	------------

##### 5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22c of Schedule J.....	\$4,846.00
---	------------

Debtor 1

<u>John</u>	<u>Cameron</u>	<u>Melvin</u>
First Name	Middle Name	Last Name

Case number (if known) \_\_\_\_\_

## Part 4: Answer These Questions for Administrative and Statistical Records

## 6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Yes

## 7. What kind of debt do you have?

**Your debts are primarily consumer debts.** Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

**Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the **Statement of Your Current Monthly Income**: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$6,933.33

## 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Total claim

## From Part 4 on Schedule E/F, copy the following:

9a. Domestic support obligations (Copy line 6a.) \$0.009b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$1,240.009c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.009d. Student loans. (Copy line 6f.) \$99,462.009e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.009f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) + \$0.009g. **Total.** Add lines 9a through 9f. \$100,702.00

Fill in this information to identify your case:

Debtor 1	<u>John</u>	<u>Cameron</u>	<u>Melvin</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u> </u>	<u> </u>	<u> </u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Southern District of Mississippi</u>		
Case number (if known)	<u> </u>		

Check if this is an amended filing

## Official Form 106Dec

### Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

#### Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person  . Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)*.

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

 /s/ John Cameron Melvin  
John Cameron Melvin, Debtor 1

Date 02/23/2023  
MM/ DD/ YYYY

Fill in this information to identify your case:

Debtor 1	First Name	Middle Name	Last Name
	John	Cameron	Melvin
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Southern District of Mississippi		
Case number (if known)			

Check if this is an amended filing

## Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Give Details About Your Marital Status and Where You Lived Before

##### 1. What is your current marital status?

Married  
 Not married

##### 2. During the last 3 years, have you lived anywhere other than where you live now?

No

Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
178 Pear Orchard Dr Number Street	From _____ To _____	<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1 From _____ To _____
Brandon, MS 39042-7278 City State ZIP Code	City	State ZIP Code	
Number Street	From _____ To _____	<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1 From _____ To _____
City State ZIP Code	City	State ZIP Code	

##### 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No

Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

## Part 2: Explain the Sources of Your Income

**4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

 No Yes. Fill in the details.

	Debtor 1	Debtor 2		
	Sources of income Check all that apply.	Gross Income (before deductions and exclusions)	Sources of income Check all that apply.	Gross Income (before deductions and exclusions)
<b>From January 1 of current year until the date you filed for bankruptcy:</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$9,600.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	
<b>For last calendar year:</b> (January 1 to December 31, <u>2022</u> ) YYYY	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$83,200.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	
<b>For the calendar year before that:</b> (January 1 to December 31, <u>2021</u> ) YYYY	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$56,177.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	

**5. Did you receive any other income during this year or the two previous calendar years?**Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. No Yes. Fill in the details.

	Debtor 1	Debtor 2		
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross Income from each source (before deductions and exclusions)
<b>From January 1 of current year until the date you filed for bankruptcy:</b>				
<b>For last calendar year:</b> (January 1 to December 31, <u>2022</u> ) YYYY				
<b>For the calendar year before that:</b> (January 1 to December 31, <u>2021</u> ) YYYY				

Debtor 1

John  
First NameCameron  
Middle NameMelvin  
Last Name

Case number (if known) \_\_\_\_\_

## Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

## 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575\* or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$7,575\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
_____	_____	_____	<input type="checkbox"/> Mortgage
Creditor's Name	_____	_____	<input type="checkbox"/> Car
Number Street	_____	_____	<input type="checkbox"/> Credit card
_____	_____	_____	<input type="checkbox"/> Loan repayment
City	State	ZIP Code	<input type="checkbox"/> Suppliers or vendors
			<input type="checkbox"/> Other _____

## 7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

No

Yes. List all payments to an insider.

Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name	_____	_____	_____
Number Street	_____	_____	_____
_____	_____	_____	_____
City	State	ZIP Code	_____

Debtor 1 John Cameron Melvin Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**  
 Include payments on debts guaranteed or cosigned by an insider.

No

Yes. List all payments that benefited an insider.

Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name	_____	_____	_____
Number Street	_____	_____	_____
City	State	ZIP Code	_____

**Part 4: Identify Legal Actions, Repossessions, and Foreclosures**

**9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

No

Yes. Fill in the details.

Nature of the case	Court or agency	Status of the case
Case title <u>Tower Loan v Debtor</u> Case number _____	Circuit Court of Rankin County Court Name 215 E Government St Number Street Brandon, MS 39042 City State ZIP Code	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded

**10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**  
 Check all that apply and fill in the details below.

No. Go to line 11.

Yes. Fill in the information below.

Describe the property	Date	Value of the property
Wages garnished prior 90 days	Prior 90 days	\$2,415.00
<b>Explain what happened</b>		
<input type="checkbox"/> Property was repossessed.		
<input type="checkbox"/> Property was foreclosed.		
<input checked="" type="checkbox"/> Property was garnished.		
<input type="checkbox"/> Property was attached, seized, or levied.		

Debtor 1 John Cameron Melvin Case number (if known) \_\_\_\_\_

First Name Middle Name Last Name

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

No

Yes. Fill in the details.

Describe the action the creditor took		Date action was taken	Amount taken
Creditor's Name			
Number	Street		
City	State	ZIP Code	
Last 4 digits of account number: XXXX-_____			

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No

Yes

**Part 5: List Certain Gifts and Contributions**

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No

Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift			
Number Street			
City State ZIP Code			
Person's relationship to you _____			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No

Yes. Fill in the details for each gift or contribution.

Debtor 1	John	Cameron	Melvin	Case number (if known) _____
	First Name	Middle Name	Last Name	
<b>Gifts or contributions to charities that total more than \$600</b>		<b>Describe what you contributed</b>	<b>Date you contributed</b>	<b>Value</b>
Word of Life Charity's Name	tithes/offerings		monthly	\$200.00
Number Street				
City	State	ZIP Code		

#### Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No

Yes. Fill in the details.

<b>Describe the property you lost and how the loss occurred</b>	<b>Describe any insurance coverage for the loss</b>	<b>Date of your loss</b>	<b>Value of property lost</b>
Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.			
		_____	_____

#### Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No

Yes. Fill in the details.

<b>Coxwell Attorneys</b> Person Who Was Paid	<b>Description and value of any property transferred</b>	<b>Date payment or transfer was made</b>	<b>Amount of payment</b>
1675 Lakeland Dr Ste 102 Number Street	Attorney's Fee	2/22/2023	\$1,500.00
Jackson, MS 39216-4850 City State ZIP Code			
Email or website address			
Person Who Made the Payment, if Not You			

Debtor 1 John Cameron Melvin Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**

Do not include any payment or transfer that you listed on line 16.

No

Yes. Fill in the details.

		Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid				
Number Street				
City	State ZIP Code			

**18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).  
 Do not include gifts and transfers that you have already listed on this statement.

No

Yes. Fill in the details.

		Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person Who Received Transfer				
Number Street				
City	State ZIP Code			

Person's relationship to you \_\_\_\_\_

**19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary?**  
 (These are often called asset-protection devices.)

No

Yes. Fill in the details.

		Description and value of the property transferred	Date transfer was made
Name of trust			

Debtor 1

John Cameron Melvin  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

## Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

**20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?**

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

 No Yes. Fill in the details.

Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
---------------------------------	-------------------------------	--	---

403b

Name of Financial Institution

XXXX- \_\_\_\_\_

 Checking

\$1,500.00

 Savings Money market Brokeragewithdraw  
from  
retirement Other account

Number Street

City State ZIP Code

**21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?** No Yes. Fill in the details.

Who else had access to it?	Describe the contents	Do you still have it?
Name of Financial Institution	Name	<input type="checkbox"/> No <input type="checkbox"/> Yes
Number Street	Number Street	
City State ZIP Code		

**22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?** No Yes. Fill in the details.

Who else has or had access to it?	Describe the contents	Do you still have it?
Name of Storage Facility	Name	<input type="checkbox"/> No <input type="checkbox"/> Yes
Number Street	Number Street	
City State ZIP Code		

Debtor 1 John Cameron Melvin Case number (if known) \_\_\_\_\_

First Name Middle Name Last Name

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

No

Yes. Fill in the details.

Where is the property?		Describe the property	Value
Owner's Name	Number Street		
Number Street			
	City State ZIP Code		
City	State ZIP Code		

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- *Environmental law* means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- *Site* means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- *Hazardous material* means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

No

Yes. Fill in the details.

Governmental unit	Environmental law, if you know it	Date of notice
Name of site	Governmental unit	
Number Street	Number Street	
	City State ZIP Code	
City	State ZIP Code	

25. Have you notified any governmental unit of any release of hazardous material?

No

Yes. Fill in the details.

Debtor 1	First Name	John	Middle Name	Cameron	Last Name	Melvin	Case number (if known) _____	
						<b>Governmental unit</b>	<b>Environmental law, if you know it</b>	<b>Date of notice</b>
Name of site			Governmental unit					
Number	Street	Number	Street					
			City	State	ZIP Code			
City			State	ZIP Code				

**26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.**

No

Yes. Fill in the details.

<b>Case title</b>	<b>Court or agency</b>	<b>Nature of the case</b>	<b>Status of the case</b>
Case title _____	Court Name		<input type="checkbox"/> Pending
Case number _____	Number Street		<input type="checkbox"/> On appeal
Case number _____	City State ZIP Code		<input type="checkbox"/> Concluded

**Part 11: Give Details About Your Business or Connections to Any Business**

**27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?**

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- A member of a limited liability company (LLC) or limited liability partnership (LLP)
- A partner in a partnership
- An officer, director, or managing executive of a corporation
- An owner of at least 5% of the voting or equity securities of a corporation

No. None of the above applies. Go to Part 12.

Yes. Check all that apply above and fill in the details below for each business.

<b>Name</b>	<b>Describe the nature of the business</b>	<b>Employer Identification number Do not include Social Security number or ITIN.</b>
Number Street		EIN: _____
City State ZIP Code	<b>Name of accountant or bookkeeper</b>	<b>Dates business existed</b>
		From _____ To _____

Debtor 1 John Cameron Melvin Case number (if known) \_\_\_\_\_

First Name Middle Name Last Name

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

No

Yes. Fill in the details below.

Date issued

Name \_\_\_\_\_ MM / DD / YYYY \_\_\_\_\_

Number Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 /s/ John Cameron Melvin  
Signature of John Cameron Melvin, Debtor 1

Date 02/23/2023

Did you attach additional pages to your *Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

No

Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person \_\_\_\_\_

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1	<u>John</u>	<u>Cameron</u>	<u>Melvin</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u> </u>	<u> </u>	<u> </u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Southern District of Mississippi</u>		
Case number (if known)	<u> </u>		

Check if this is an amended filing

## Official Form 108

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral		What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name:	<u>Tower Loan</u>	<input checked="" type="checkbox"/> Surrender the property.	<input checked="" type="checkbox"/> No
Description of property securing debt:	<u>PMSI furniture</u>	<input type="checkbox"/> Retain the property and redeem it.	<input type="checkbox"/> Yes
		<input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> .	
		<input type="checkbox"/> Retain the property and [explain]:	
Creditor's name:	<u>Tower Loan Bankruptcy Notices</u>	<input checked="" type="checkbox"/> Surrender the property.	<input checked="" type="checkbox"/> No
Description of property securing debt:	<u>mattress</u>	<input type="checkbox"/> Retain the property and redeem it.	<input type="checkbox"/> Yes
		<input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> .	
		<input type="checkbox"/> Retain the property and [explain]:	

Debtor 1

**John** **Cameron** **Melvin**  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**Additional Page for Part 1**

Creditor's name: **Credit Acceptance Corp**

Surrender the property.

No

Retain the property and redeem it.

Yes

Description of property securing debt: **2012 Ford Expedition**

Retain the property and enter into a *Reaffirmation Agreement*.

Retain the property and [explain]:

Debtor 1 **John Cameron Melvin** Case number (if known) \_\_\_\_\_

## Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Part 3: Sign Below

**Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.**

X /s/ John Cameron Melvin  
Signature of Debtor 1

Date 02/23/2023  
MM/ DD/ YYYY

B2030 (Form 2030) (12/15)

**United States Bankruptcy Court**  
Southern District of Mississippi

**In re** Melvin, John Cameron

Case No. \_\_\_\_\_

**Debtor** Chapter \_\_\_\_\_ 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U .S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$1,500.00
Prior to the filing of this statement I have received .....	\$1,500.00
Balance Due .....	\$0.00

2. The source of the compensation paid to me was:

Debtor  Other (specify)

3. The source of compensation to be paid to me is:

Debtor  Other (specify)

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor' s financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Adversary proceedings, objections to discharge, audits, 2004 exams, avoiding judicial liens, conversion to another chapter, relief from stay actions, tax discharge matters, student loans, stay violations, consumer litigation, and other matters listed in the Bankruptcy Service Agreement. Copy and postage charges: Debtor agrees that Attorney may charge without notice or documentation, a copy, postage, and handling expense of \$1.00 for each item noticed to creditors subject to court approval.

B2030 (Form 2030) (12/15)

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

02/23/2023  
*Date*

/s/ Frank H. Coxwell

Frank H. Coxwell  
*Signature of Attorney*

Bar Number: 7781  
Coxwell Attorneys  
1675 Lakeland Dr Ste 102  
Jackson, MS 39216-4850  
Phone: (601) 948-4450

Coxwell Attorneys  
*Name of law firm*

Date: 02/23/2023

/s/ John Cameron Melvin

***John Cameron Melvin***